



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [U.S. BANCORP](#)

City/State [MINNEAPOLIS, MN](#)

Bank Holding Company Information

Federal Reserve District: [9](#)

Consolidated Assets (\$000): [600,973,000](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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9	Atypical and second-tier holding companies

Mailing Address:

[U.S. BANCORP](#)
[800 NICOLLET MALL](#)
[MINNEAPOLIS, MN 55402](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	8,900,000	7,883,000	10,457,000	11,640,000	13,673,000	12.90	2.80
Income from lease financing receivables.....	334,000	405,000	522,000	594,000	604,000	-17.53	-10.22
Fully taxable income on loans and leases.....	9,116,000	8,173,000	10,826,000	12,043,000	13,988,000	11.54	3.17
Tax-exempt income on loans and leases.....	118,000	115,000	153,000	191,000	289,000	2.61	-39.18
Estimated tax benefit on income on loans and leases.....	30,113	29,497	39,080	45,237	59,297	2.09	-65.89
Income on loans and leases (tax equivalent).....	9,264,113	8,317,497	11,018,080	12,279,237	14,336,297	11.38	1.60
Investment interest income (tax equivalent).....	2,445,887	1,790,503	2,431,920	2,481,763	2,936,703	36.60	42.48
Interest on balances due from depository institutions.....	222,000	27,000	42,000	59,000	126,000	722.22	616.13
Interest income on other earning assets.....	125,000	76,000	101,000	119,000	198,000	64.47	
Total interest income (tax equivalent).....	12,057,000	10,211,000	13,593,000	14,939,000	17,597,000	18.08	11.67
Interest on time deposits of \$250K or more	32,000	13,000	16,000	83,000	286,000	146.15	-5.88
Interest on time deposits < \$250K.....	42,000	58,000	72,000	163,000	280,000	-27.59	-40.85
Interest on foreign office deposits	115,000	1,000	2,000	66,000	323,000	11400.00	33.72
Interest on other deposits	602,000	173,000	230,000	638,000	1,966,000	247.98	11.69
Interest on other borrowings and trading liabilities.....	629,000	433,000	557,000	941,000	1,448,000	45.27	-14.88
Interest on subordinated debt and mandatory convertible securities	116,000	83,000	116,000	124,000	139,000	39.76	46.84
Total interest expense.....	1,536,000	761,000	993,000	2,015,000	4,442,000	101.84	-0.78
Net interest income (tax equivalent).....	10,521,000	9,450,000	12,600,000	12,924,000	13,155,000	11.33	13.75
Non-interest income.....	7,321,000	7,618,000	10,139,000	10,098,000	9,761,000	-3.90	2.29
Adjusted operating income (tax equivalent)	17,842,000	17,068,000	22,739,000	23,022,000	22,916,000	4.53	8.75
Overhead expense.....	10,858,000	10,198,000	13,729,000	13,649,000	12,791,000	6.47	20.70
Provision for credit losses.....	793,000	-1,150,000	-1,159,000	3,533,000	1,501,000		-27.84
Securities gains (losses)	38,000	88,000	103,000	177,000	73,000	-56.82	-19.15
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	6,286,000	8,108,000	10,272,000	6,150,000	8,697,000	-22.47	-1.13
Applicable income taxes	1,292,000	1,722,000	2,181,000	1,066,000	1,648,000	-24.97	-21.17
Tax equivalent adjustments	86,000	79,000	106,000	99,000	103,000	8.86	-43.42
Applicable income taxes (tax equivalent).....	1,378,000	1,801,000	2,287,000	1,165,000	1,751,000	-23.49	-23.06
Minority interest	8,000	17,000	22,000	26,000	32,000	-52.94	-74.19
Net income before discontinued operations, net of minority interest	4,900,000	6,290,000	7,963,000	4,959,000	6,914,000	-22.10	8.02
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	4,900,000	6,290,000	7,963,000	4,959,000	6,914,000	-22.10	8.02
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	4,908,000	6,307,000	7,985,000	4,985,000	6,946,000	-22.18	7.47
Investment securities income (tax equivalent).....	2,445,887	1,790,503	2,431,920	2,481,763	2,936,703	36.60	42.48
US Treasury and agency securities (excluding mortgage-backed securities)	328,000	223,000	307,000	324,000	379,000	47.09	19.71
Mortgage-backed securities	1,842,000	1,320,000	1,791,000	1,864,000	2,284,000	39.55	50.61
All other securities	275,887	247,503	333,920	293,763	273,703	11.47	25.57
Cash dividends declared.....	2,319,000	2,176,000	2,933,000	2,845,000	2,795,000	6.57	40.21
Common	2,091,000	1,944,000	2,630,000	2,541,000	2,493,000	7.56	44.21
Preferred.....	228,000	232,000	303,000	304,000	302,000	-1.72	11.76

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		7,321,000		7,618,000		10,139,000		10,098,000		9,761,000		
Fiduciary activities income		1,269,000		1,116,000		1,509,000		1,423,000		1,373,000		
Service charges on deposit accounts - domestic		882,000		913,000		1,232,000		1,141,000		1,339,000		
Trading revenue.....		236,000		185,000		245,000		237,000		211,000		
Investment banking fees and commissions.....		546,000		410,000		562,000		505,000		486,000		
Insurance activities revenue.....		7,000		7,000		12,000		11,000		13,000		
Venture capital revenue.....		6,000		17,000		24,000		3,000		8,000		
Net servicing fees		176,000		-3,000		30,000		65,000		249,000		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		385,000		1,449,000		1,793,000		1,700,000		764,000		
Other non-interest income.....		3,814,000		3,524,000		4,732,000		5,013,000		5,318,000		
Total overhead expenses		10,858,000		10,198,000		13,729,000		13,649,000		12,791,000		
Personnel expense.....		6,755,000		6,505,000		8,728,000		7,938,000		7,611,000		
Net occupancy expense.....		806,000		780,000		1,048,000		1,092,000		1,123,000		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		130,000		119,000		159,000		176,000		168,000		
Other operating expenses.....		3,167,000		2,794,000		3,794,000		4,443,000		3,889,000		
Fee income on mutual funds and annuities.....		362,000		239,000		328,000		316,000		309,000		
Memoranda												
Assets under management in proprietary mutual funds and annuities		120,882,000		126,348,000		135,286,000		120,284,000		69,262,000		
Number of equivalent employees		69,556		68,135		68,796		68,108		69,651		
Average personnel expense per employee.....		97.12		95.47		126.87		116.55		109.27		
Average assets per employee.....		8,457.05		8,070.37		8,071.68		7,756		6,829.74		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	4.94	2.43	79	3.14	2.14	68	3.24	2.17	67	3.13	2.02	71
Overhead expenses / Net Interest Income + non-interest income	61.15	58.02	63	60.03	58.85	49	60.66	59.28	50	59.54	62.28	43
Percent of Average Assets												
Total overhead expense	2.46	2.18	76	2.47	2.21	73	2.47	2.17	75	2.58	2.57	62
Personnel expense.....	1.53	1.20	83	1.58	1.23	84	1.57	1.21	86	1.50	1.30	69
Net occupancy expense.....	0.18	0.22	26	0.19	0.24	24	0.19	0.23	29	0.21	0.26	22
Other operating expenses.....	0.75	0.73	63	0.71	0.72	58	0.71	0.72	58	0.87	0.94	62
Overhead less non-interest income	0.80	1.22	17	0.63	1.08	14	0.65	1.10	14	0.67	1.25	13
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	60.86	57.55	64	59.75	58.34	52	60.38	58.83	51	59.29	61.82	44
Personnel expense.....	37.86	31.86	84	38.11	32.89	78	38.38	32.93	76	34.48	32.36	61
Net occupancy expense.....	4.52	5.98	22	4.57	6.26	22	4.61	6.23	23	4.74	6.58	20
Other operating expenses.....	18.48	19.14	47	17.07	18.68	43	17.38	19.18	41	20.06	22.28	51
Total non-interest income	41.03	24.10	87	44.63	28.20	85	44.59	27.67	86	43.86	28.83	83
Fiduciary activities income	7.11	2.13	90	6.54	2.27	87	6.64	2.20	88	6.18	2.09	87
Service charges on domestic deposit accounts	4.94	3.30	78	5.35	3.25	83	5.42	3.27	82	4.96	3.27	80
Trading revenue.....	1.32	0.57	81	1.08	0.68	79	1.08	0.62	80	1.03	1.28	67
Investment banking fees and commissions.....	3.06	2.15	72	2.40	2.46	65	2.47	2.58	65	2.19	2.46	64
Insurance activities revenue.....	0.04	0.36	48	0.04	0.38	44	0.05	0.36	47	0.05	0.41	45
Venture capital revenue.....	0.03	0.01	89	0.10	0.03	89	0.11	0.04	88	0.01	0.01	87
Net servicing fees	0.99	1.23	72	-0.02	0.56	6	0.13	0.60	41	0.28	0.01	74
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	2.16	1.19	75	8.49	3.64	84	7.89	3.30	86	7.38	3.92	77
Other non-interest income.....	21.38	8.80	91	20.65	9.39	89	20.81	9.27	90	21.77	9.65	89
Overhead less non-interest income	19.82	32.79	12	15.12	29.67	14	15.79	30.52	13	15.42	31.93	12
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.55	21.50	38	21.24	21.49	46	21.23	21.18	48	17.33	18.63	33
Applicable income tax + TE / Pretax net operating income + TE	21.92	23.57	28	22.21	23.11	38	22.26	22.67	42	18.94	21.18	25

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	140,037,000	129,116,000	131,088,000	134,974,000	129,145,000	8,46	15.50	
Commercial and industrial loans	99,241,000	73,874,000	81,410,000	76,481,000	78,746,000	34.34	37.42	
Loans to individuals	66,981,000	64,593,000	67,793,000	58,745,000	58,366,000	3.70	25.13	
Loans to depository institutions and acceptances of other banks	246,000	75,000	77,000	87,000	85,000	228.00	167.39	
Agricultural loans	537,000	476,000	530,000	659,000	683,000	12.82	-40.53	
Other loans and leases	39,313,000	35,665,000	38,905,000	35,522,000	34,655,000	10.23	16.06	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	346,355,000	303,799,000	319,803,000	306,468,000	301,680,000	14.01	22.88	
Less: Allowance for loan and lease losses	6,017,000	5,792,000	5,724,000	7,314,000	4,020,000	3.88	53.97	
Net loans and leases	340,338,000	298,007,000	314,079,000	299,154,000	297,660,000	14.20	22.44	
Debt securities that reprice or mature in over 1 year	139,996,000	134,491,000	156,414,000	118,569,000	103,434,000	4.09	62.82	
Mutual funds and equity securities	78,000	15,000	15,000	24,000	38,000	420.00	110.81	
Subtotal	480,412,000	432,513,000	470,508,000	417,747,000	401,132,000	11.07	31.99	
Interest-bearing bank balances	36,236,000	58,746,000	23,662,000	56,197,000	16,861,000	-38.32	127.50	
Federal funds sold and reverse repos	440,000	440,000	359,000	377,000	1,036,000	0.00	464.10	
Debt securities that reprice or mature within 1 year	14,099,000	14,882,000	18,403,000	18,267,000	19,174,000	-5.26	-45.28	
Trading assets	4,704,000	4,775,000	4,398,000	5,744,000	3,702,000	-1.49	46.82	
Total earning assets	535,893,000	511,359,000	517,334,000	498,336,000	441,910,000	4.80	31.04	
Non-interest-bearing cash and due from depository institutions	5,416,000	5,158,000	5,243,000	6,383,000	5,544,000	5.00	17.43	
Premises, fixed assets, and leases	3,155,000	3,262,000	3,305,000	3,468,000	3,702,000	-3.28	31.35	
Other real estate owned	24,000	17,000	22,000	24,000	78,000	41.18	-87.37	
Investment in unconsolidated subsidiaries	144,000	121,000	119,000	94,000	75,000	19.01	1007.69	
Intangible and other assets	56,341,000	47,578,000	47,261,000	45,600,000	44,117,000	18.42	30.85	
Total assets	600,973,000	567,495,000	573,284,000	553,905,000	495,426,000	5.90	30.87	
Quarterly average assets	595,626,000	552,215,000	571,573,000	545,547,000	485,437,000	7.86	32.14	
Average loans and leases (YTD)	328,865,667	303,435,667	304,975,750	314,249,750	294,336,250	8.38	18.22	
Memoranda								
Loans held-for-sale	3,647,000	6,191,000	7,775,000	8,761,000	5,578,000	-41.09	-2.93	
Loans not held-for-sale	342,708,000	297,608,000	312,028,000	297,707,000	296,102,000	15.15	23.23	
Real estate loans secured by 1–4 family	101,124,000	91,848,000	93,562,000	97,151,000	91,183,000	10.10	23.28	
Commercial real estate loans	38,182,000	36,467,000	36,747,000	36,935,000	36,973,000	4.70	0.18	
Construction and land development	9,610,000	10,436,000	9,877,000	10,576,000	10,091,000	-7.91	-15.40	
Multifamily	6,615,000	4,456,000	5,207,000	3,878,000	3,868,000	48.45	62.57	
Nonfarm nonresidential	21,957,000	21,575,000	21,663,000	22,481,000	23,014,000	1.77	-3.21	
Real estate loans secured by farmland	672,000	738,000	715,000	825,000	929,000	-8.94	-36.60	
Total investment securities	154,175,000	149,391,000	174,836,000	136,864,000	122,651,000	3.20	37.91	
U.S. Treasury securities	18,081,000	14,344,000	30,918,000	19,250,000	18,986,000	26.05	-30.59	
US agency securities (excluding mortgage-backed securities)	4,849,000	4,147,000	5,691,000	3,141,000	853,000	16.93	300.74	
Municipal securities	9,158,000	10,327,000	10,717,000	8,861,000	6,814,000	-11.32	61.03	
Mortgage-backed securities	115,352,000	120,482,000	127,422,000	105,374,000	95,564,000	-4.26	47.23	
Asset-backed securities	6,651,000	69,000	66,000	205,000	383,000	9539.13	1439.58	
Other debt securities	6,000	7,000	7,000	9,000	13,000	-14.29	-75.00	
Mutual funds and equity securities	78,000	15,000	15,000	24,000	38,000	420.00	110.81	
Available-for-sale securities	68,523,000	149,376,000	132,963,000	136,840,000	122,613,000	-54.13	1.11	
U.S. Treasury securities	16,737,000	14,344,000	30,918,000	19,250,000	18,986,000	16.68	-21.50	
US agency securities (excluding mortgage-backed securities)	4,849,000	4,147,000	5,691,000	3,141,000	853,000	16.93	550.00	
Municipal securities	9,158,000	10,327,000	10,717,000	8,861,000	6,814,000	-11.32	61.20	
Mortgage-backed securities	31,122,000	120,482,000	85,564,000	105,374,000	95,564,000	-74.17	-21.33	
Asset-backed securities	6,651,000	69,000	66,000	205,000	383,000	9539.13	1464.94	
Other debt securities	6,000	7,000	7,000	9,000	13,000	-14.29		
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-11,446,000		-46,000					
Available-for-sale securities appreciation (depreciation)	-9,227,000	138,000	722,000	3,229,000	496,000			
Structured notes, fair value	0	0	0	0	0		-100.00	
Pledged securities	14,295,000	31,752,000	30,763,000	10,993,000	8,422,000	-54.98	20.52	

Liabilities and Changes in Capital

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits	115,067,000	135,303,000	134,629,000	117,850,000	75,292,000	-14.96	40.44	
NOW, ATS and transaction accounts	111,694,000	94,609,000	106,148,000	85,845,000	68,445,000	18.06	77.98	
Time deposits less brokered deposits < \$250K	-15,329,000	-18,903,000	-28,351,000	-15,404,000	-13,077,000			
MMDA and other savings accounts	196,264,000	180,761,000	183,409,000	185,093,000	167,483,000	8.58	29.46	
Other non-interest-bearing deposits	0	0	0	0	0	0	0	
Core deposits	407,696,000	391,770,000	395,835,000	373,384,000	298,143,000	4.07	47.26	
Time deposits of \$250K or more	6,344,000	2,351,000	2,743,000	4,413,000	7,823,000	169.84	-14.77	
Foreign deposits	29,109,000	17,900,000	17,851,000	22,382,000	26,995,000	62.62	6.58	
Federal funds purchased and repos	2,185,000	3,277,000	2,203,000	2,207,000	1,993,000	-33.32	101.57	
Secured federal funds purchased	0	0	0	0	0	0	0	
Commercial paper	8,221,000	9,225,000	6,026,000	6,007,000	7,576,000	-10.88	-17.38	
Other borrowings w/remaining maturity of 1 year or less	17,080,000	8,906,000	5,055,000	9,061,000	16,297,000	91.78	101.04	
Other borrowings w/remaining maturity over 1 year	22,134,000	23,764,000	22,799,000	29,543,000	31,898,000	-6.86	-15.30	
Brokered deposits < \$250K	27,999,000	30,881,000	39,654,000	29,591,000	28,955,000	-9.33	-9.62	
Noncore funding	113,072,000	96,304,000	96,331,000	103,204,000	121,537,000	17.41	1.50	
Trading liabilities	8,561,000	3,243,000	3,198,000	2,795,000	2,397,000	163.98	295.79	
Subordinated notes and debentures + trust preferred securities	5,768,000	4,489,000	5,792,000	4,488,000	4,498,000	28.49	65.04	
Other liabilities	17,898,000	17,311,000	16,741,000	16,309,000	16,368,000	3.39	12.09	
Total liabilities	552,995,000	513,117,000	517,897,000	500,180,000	442,943,000	7.77	34.92	
Equity Capital								
Perpetual preferred stock (including surplus)	6,808,000	5,968,000	6,371,000	5,983,000	5,984,000	14.08	25.63	
Common stock	21,000	21,000	21,000	21,000	21,000	0.00	0.00	
Common surplus	8,590,000	8,550,000	8,539,000	8,511,000	8,475,000	0.47	1.57	
Retained earnings	71,782,000	68,297,000	69,201,000	64,188,000	63,186,000	5.10	35.38	
Accumulated other comprehensive income	-12,500,000	-1,792,000	-1,943,000	322,000	-1,373,000			
Other equity capital components	-27,188,000	-27,301,000	-27,271,000	-25,930,000	-24,440,000			
Total holding company equity capital	47,513,000	53,743,000	54,918,000	53,095,000	51,853,000	-11.59	-2.48	
Noncontrolling (minority) interest in subsidiaries	465,000	635,000	469,000	630,000	630,000	-26.77	-25.96	
Total equity capital, including minority interest	47,978,000	54,378,000	55,387,000	53,725,000	52,483,000	-11.77	-2.78	
Total liabilities and capital	600,973,000	567,495,000	573,284,000	553,905,000	495,426,000	5.90	30.87	
Memoranda								
Non-interest-bearing deposits	115,206,000	135,549,000	134,901,000	118,089,000	75,590,000	-15.01	40.24	
Interest-bearing deposits	355,942,000	307,353,000	321,182,000	311,681,000	286,326,000	15.81	36.67	
Total deposits	471,148,000	442,902,000	456,083,000	429,770,000	361,916,000	6.38	37.53	
Long-term debt that reprices within 1 year	4,352,000	5,720,000	5,028,000	7,210,000	8,561,000	-23.92	-50.44	
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	54,918,000	53,095,000	53,095,000	51,853,000	51,029,000			
Accounting restatements	0	0	0	-1,099,000	2,000			
Net income	4,900,000	6,290,000	7,963,000	4,959,000	6,914,000			
Net sale of new perpetual preferred stock	437,000	-20,000	371,000	-14,000	0			
Net sale of new common stock	171,000	166,000	197,000	190,000	180,000			
Sale of treasury stock	18,000	39,000	46,000	17,000	89,000			
Less: Purchase of treasury stock	55,000	1,537,000	1,556,000	1,661,000	4,515,000			
Changes incident to business combinations	0	0	0	0	0			
Less: Dividends declared	2,319,000	2,176,000	2,933,000	2,845,000	2,795,000			
Change in other comprehensive income	-10,557,000	-2,114,000	-2,265,000	1,695,000	949,000			
Changes in debit to ESOP liability	0	0	0	0	0			
Other adjustments to equity capital	0	0	0	0	0			
Holding company equity capital, ending balance	47,513,000	53,743,000	54,918,000	53,095,000	51,853,000			

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	23.30	39.88	20	22.75	36.06	23	22.87	36.25	25	24.37	36.22	25	26.07	37.78	30
Commercial and industrial loans	16.51	11.23	75	13.02	11.11	66	14.20	10.76	71	13.81	13.52	52	15.89	12.02	71
Loans to individuals	11.15	3.58	87	11.38	3.60	86	11.83	3.36	88	10.61	3.40	86	11.78	4.20	86
Loans to depository institutions and acceptances of other banks	0.04	0.02	87	0.01	0.02	81	0.01	0.02	82	0.02	0.03	80	0.02	0.04	73
Agricultural loans.....	0.09	0.19	63	0.08	0.21	60	0.09	0.18	63	0.12	0.19	66	0.14	0.24	69
Other loans and leases.....	6.54	4.52	69	6.28	4.26	69	6.79	4.47	71	6.41	4.63	68	6.99	5.01	69
Net loans and leases.....	56.63	63.09	28	52.51	58.81	29	54.79	58.67	36	54.01	61.58	21	60.08	63.77	29
Debt securities over 1 year.....	23.29	18.76	68	23.70	18.32	69	27.28	19.46	73	21.41	15.55	77	20.88	14.60	84
Mutual funds and equity securities	0.01	0.05	40	0	0.05	35	0	0.06	33	0	0.05	36	0.01	0.06	38
Subtotal	79.94	83.05	24	76.21	78.17	35	82.07	79.22	55	75.42	78.16	24	80.97	79.65	33
Interest-bearing bank balances	6.03	3.61	78	10.35	9.37	61	4.13	8.50	29	10.15	7.51	71	3.40	3.06	65
Federal funds sold and reverse repos	0.07	0.52	71	0.08	0.53	70	0.06	0.54	69	0.07	0.82	70	0.21	1.57	70
Debt securities 1 year or less	2.35	1.71	70	2.62	1.51	78	3.21	1.56	83	3.30	1.68	83	3.87	1.91	82
Trading assets	0.78	0.59	77	0.84	0.58	78	0.77	0.49	81	1.04	1.01	76	0.75	1.19	76
Total earning assets.....	89.17	90.76	30	90.11	91.57	33	90.24	91.77	32	89.97	91.05	34	89.20	89.53	44
Non-interest cash and due from depository institutions.....	0.90	0.98	42	0.91	0.99	42	0.91	0.82	60	1.15	1.07	51	1.12	1.14	43
Other real estate owned.....	0	0.01	48	0	0.01	34	0	0.01	41	0	0.02	30	0.02	0.03	44
All other assets.....	9.93	8.19	72	8.98	7.39	70	8.85	7.35	69	8.88	7.82	66	9.68	9.27	57
Memoranda															
Short-term investments	8.45	6.75	72	13.05	12.31	60	7.40	11.47	36	13.51	11.17	72	7.48	7.63	65
U.S. Treasury securities.....	3.01	1.98	73	2.53	1.18	78	5.39	1.47	86	3.48	0.84	84	3.83	1.03	87
US agency securities (excluding mortgage-backed securities)	0.81	0.81	66	0.73	0.75	66	0.99	0.82	68	0.57	0.63	62	0.17	0.54	46
Municipal securities	1.52	1.69	59	1.82	1.70	60	1.87	1.73	59	1.60	1.69	58	1.38	1.34	64
Mortgage-backed securities	19.19	12.93	78	21.23	13.46	84	22.23	14.14	83	19.02	11.75	86	19.29	11.44	86
Asset-backed securities	1.11	0.85	68	0.01	0.47	54	0.01	0.50	52	0.04	0.32	56	0.08	0.28	65
Other debt securities	0	0.51	18	0	0.51	19	0	0.53	19	0	0.42	22	0	0.39	23
Loans held-for-sale.....	0.61	0.30	81	1.09	0.50	81	1.36	0.55	82	1.58	0.52	88	1.13	0.39	84
Loans held for investment	57.03	63.03	27	52.44	58.34	30	54.43	58.06	37	53.75	61.72	23	59.77	63.50	30
Real estate loans secured by 1–4 family	16.83	12.79	72	16.18	11.57	74	16.32	11.46	75	17.54	11.91	72	18.40	13.29	70
Revolving	1.67	1.52	59	1.73	1.44	61	1.67	1.42	61	2.05	1.66	61	2.70	2.07	64
Closed-end, secured by first liens	14.94	10.86	74	14.30	9.73	75	14.50	9.67	76	15.29	9.81	77	15.37	10.69	76
Closed-end, secured by junior liens	0.22	0.19	71	0.16	0.19	57	0.15	0.17	65	0.20	0.22	62	0.34	0.28	68
Commercial real estate loans	6.35	24.89	13	6.43	22.35	13	6.41	22.69	13	6.67	22.22	17	7.46	22.23	20
Construction and land development	1.60	3.92	31	1.84	3.40	35	1.72	3.34	36	1.91	3.40	37	2.04	3.44	42
Multifamily.....	1.10	3.87	23	0.79	3.32	18	0.91	3.57	23	0.70	3.12	18	0.78	3.01	20
Nonfarm nonresidential	3.65	15.73	13	3.80	14.65	12	3.78	14.57	12	4.06	14.72	16	4.65	14.69	20
Real estate loans secured by farmland.....	0.11	0.34	55	0.13	0.35	57	0.12	0.30	59	0.15	0.33	59	0.19	0.36	62

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	855,770,000	724,971,000	756,173,000	681,656,000	581,423,000
Interest rate contracts	756,514,000	643,218,000	664,170,000	588,682,000	503,442,000
Foreign exchange contracts.....	96,786,000	78,561,000	90,002,000	90,923,000	75,976,000
Equity, commodity, and other contracts	2,470,000	3,192,000	2,001,000	2,051,000	2,005,000
Derivatives Position					
Futures and forwards	96,879,000	128,380,000	115,571,000	138,122,000	103,333,000
Written options	105,825,000	94,261,000	95,678,000	83,303,000	63,504,000
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	105,825,000	94,261,000	95,678,000	83,303,000	63,504,000
Purchased options	110,756,000	105,511,000	109,054,000	86,238,000	70,744,000
Exchange-traded.....	0	1,000,000	1,400,000	600,000	1,250,000
Over-the-counter.....	110,756,000	104,511,000	107,654,000	85,638,000	69,494,000
Swaps	542,310,000	396,819,000	435,870,000	373,993,000	343,842,000
Held for trading.....	752,794,000	609,059,000	640,064,000	563,689,000	480,237,000
Interest rate contracts	656,989,000	530,688,000	551,582,000	474,119,000	405,059,000
Foreign exchange contracts.....	95,339,000	77,168,000	88,474,000	89,476,000	75,110,000
Equity, commodity, and other contracts	466,000	1,203,000	8,000	94,000	68,000
Non-traded.....	102,976,000	115,912,000	116,109,000	117,967,000	101,186,000
Interest rate contracts	99,525,000	112,530,000	112,588,000	114,563,000	98,383,000
Foreign exchange contracts.....	1,447,000	1,393,000	1,528,000	1,447,000	866,000
Equity, commodity, and other contracts	2,004,000	1,989,000	1,993,000	1,957,000	1,937,000
Derivative contracts (excluding futures and FX 14 days or less)	751,349,000	619,649,000	649,219,000	590,412,000	507,724,000
One year or less	549,076,000	198,749,000	191,340,000	205,421,000	161,916,000
Over 1 year to 5 years	144,795,000	270,849,000	284,538,000	250,251,000	219,120,000
Over 5 years	57,478,000	150,051,000	173,341,000	134,740,000	126,688,000
Gross negative fair value (absolute value)	11,576,000	2,976,000	2,893,000	3,595,000	1,978,000
Gross positive fair value.....	8,899,000	4,368,000	3,886,000	6,000,000	2,896,000
Held for trading.....	8,110,000	3,876,000	3,537,000	5,552,000	2,754,000
Non-traded	789,000	492,000	349,000	448,000	142,000
Current credit exposure on risk-based capital derivative contracts	7,433,000	3,665,000	3,275,000	4,950,000	2,540,000
Credit losses on derivative contracts	0	0	0	2,000	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	17,000	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	88.40	93.95	21	88.72	94.10	21	87.83	94.17	21	86.36	94.10	20	86.59	93.44	23
Foreign exchange contracts	11.31	3.10	87	10.84	3.22	85	11.90	3.47	85	13.34	3.49	85	13.07	3.20	86
Equity, commodity, and other contracts	0.29	1.15	74	0.44	1.21	74	0.26	1.14	75	0.30	1.17	69	0.34	1.64	69
Futures and forwards	11.32	9.12	69	17.71	12.59	68	15.28	11.16	70	20.26	14.05	69	17.77	13.49	68
Written options	12.37	5.29	83	13	7.18	75	12.65	6.28	76	12.22	8.18	73	10.92	5.91	76
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	12.37	4.93	85	13	6.91	77	12.65	5.96	79	12.22	7.73	74	10.92	5.10	80
Purchased options	12.94	4.14	83	14.55	3.41	89	14.42	3.27	89	12.65	3.42	87	12.17	4.42	80
Exchange-traded	0	0.14	41	0.14	0.12	86	0.19	0.12	86	0.09	0.15	82	0.21	0.28	83
Over-the-counter	12.94	3.58	86	14.42	3.01	90	14.24	2.87	90	12.56	2.86	89	11.95	3.35	86
Swaps	63.37	77.96	25	54.74	71.71	24	57.64	74.26	23	54.87	68.76	27	59.14	69.75	32
Held for trading	87.97	38.03	74	84.01	40.70	72	84.65	40.42	72	82.69	43.53	70	82.60	44.16	69
Interest rate contracts	76.77	31.70	77	73.20	34.66	74	72.94	34.15	74	69.55	36.62	68	69.67	37.24	68
Foreign exchange contracts	11.14	1.66	90	10.64	1.55	90	11.70	1.68	90	13.13	1.60	91	12.92	1.60	91
Equity, commodity, and other contracts	0.05	0.57	81	0.17	0.61	81	0	0.60	82	0.01	0.68	78	0.01	0.83	75
Non-traded	12.03	61.97	25	15.99	59.30	27	15.35	59.58	27	17.31	56.47	29	17.40	55.84	30
Interest rate contracts	11.63	57.96	27	15.52	56.22	27	14.89	56.71	28	16.81	53.82	29	16.92	52.22	31
Foreign exchange contracts	0.17	0.39	75	0.19	0.36	75	0.20	0.40	76	0.21	0.46	77	0.15	0.34	75
Equity, commodity, and other contracts	0.23	0.10	87	0.27	0.11	87	0.26	0.09	87	0.29	0.10	86	0.33	0.13	85
Derivative contracts (excluding futures and forex 14 days or less)	87.80	93.16	22	85.47	91.91	24	85.86	92.53	25	86.61	91.48	26	87.32	93.86	22
One year or less	64.16	37.29	74	27.41	27.90	60	25.30	27.56	60	30.14	32.05	57	27.85	32.17	58
Over 1 year to 5 years	16.92	22.61	39	37.36	29.78	64	37.63	27.01	64	36.71	27.06	64	37.69	30.45	62
Over 5 years	6.72	26.09	27	20.70	29.19	43	22.92	29.89	43	19.77	29.56	42	21.79	28.09	45
Gross negative fair value (absolute value)	1.35	2.48	25	0.41	1.18	22	0.38	0.98	24	0.53	1.55	28	0.34	0.83	33
Gross positive fair value	1.04	2.55	22	0.60	1.59	11	0.51	1.34	10	0.88	2.23	13	0.50	1.19	18
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.23	0.10	87	0.06	0.05	76	0.06	0.04	80	0.08	0.07	76	0.05	0.06	79
Gross positive fair value (X)	0.17	0.10	84	0.09	0.06	78	0.08	0.05	80	0.13	0.09	78	0.07	0.07	78
Held for trading (X)	0.16	0.06	87	0.08	0.05	81	0.07	0.04	83	0.12	0.07	82	0.07	0.06	80
Non-traded (X)	0.02	0.02	59	0.01	0.01	61	0.01	0.01	59	0.01	0.02	54	0	0.01	53
Current credit exposure (X)	0.14	0.06	86	0.08	0.05	79	0.07	0.04	83	0.11	0.06	78	0.06	0.05	77
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	89	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0.03	0	97	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	1.63	0.70	86	0.91	0.59	78	0.78	0.46	81	1.26	0.85	75	0.65	0.73	75

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	5,724,000	7,314,000	7,314,000	4,020,000	3,973,000
Gross losses	831,000	954,000	1,208,000	2,180,000	1,867,000
Write-downs, transfers to loans held-for-sale	0	118,000	118,000	99,000	49,000
Recoveries	346,000	404,000	526,000	394,000	413,000
Net losses	485,000	550,000	682,000	1,786,000	1,454,000
Provision for loan and lease losses	778,000	-972,000	-908,000	3,523,000	1,501,000
Adjustments	0	0	0	1,557,000	0
Ending balance	6,017,000	5,792,000	5,724,000	7,314,000	4,020,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.18	0.09	81	-0.24	-0.12	21	-0.16	-0.09	29	0.67	0.51	77	0.32	0.15	86
Provision for loan and lease losses / Average loans and leases	0.32	0.16	81	-0.43	-0.21	22	-0.30	-0.16	28	1.12	0.82	78	0.51	0.24	86
Provision for loan and lease losses / Net loan and lease losses	160.41	151.30	57	-176.73	-65.12	35	-133.14	-105.48	41	197.26	487.86	18	103.23	130.58	36
Allowance for loan and lease losses / Total loans and leases not held for sale	1.76	1.17	87	1.95	1.32	88	1.83	1.23	89	2.46	1.58	86	1.36	0.83	88
Allowance for loan and lease losses / Total loans and leases	1.74	1.15	87	1.91	1.30	88	1.79	1.20	89	2.39	1.55	86	1.33	0.81	88
Allowance for loan and lease losses / Net loans and leases losses (X)	9.30	38.64	37	7.90	17.40	35	8.39	21.39	34	4.10	11.58	22	2.76	8.03	28
Allowance for loan and lease losses / Nonaccrual assets	950.55	428.13	87	637.18	330.05	87	683.05	364.13	87	583.72	299.17	88	555.25	218.72	88
ALLL / 90+ days past due + nonaccrual loans and leases	208.78	320.87	38	205.83	271.93	43	207.32	287.08	43	208.67	244.34	47	134.22	151.73	52
Gross loan and lease losses / Average loans and leases	0.34	0.16	84	0.42	0.20	87	0.40	0.19	87	0.69	0.34	85	0.63	0.28	88
Recoveries / Average loans and leases	0.14	0.07	86	0.18	0.08	90	0.17	0.08	91	0.13	0.07	83	0.14	0.08	84
Net losses / Average loans and leases	0.20	0.09	82	0.24	0.12	81	0.22	0.11	82	0.57	0.27	84	0.49	0.21	88
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0.04	0	99	0.04	0	98	0.03	0	95	0.02	0	93
Recoveries / Prior year-end losses	28.64	34.26	45	18.53	25.09	43	24.13	34.67	36	21.10	33.98	31	23.47	36.22	34
Earnings coverage of net loan and lease losses (X)	14.39	36.38	39	12.83	26.30	39	13.57	39.72	34	5.36	22.91	24	6.94	24.40	28
Net Loan and Lease Losses By Type															
Real estate loans	-0.04	-0.01	14	-0.03	0.02	17	-0.03	0.02	14	0.13	0.04	80	0.01	0.01	56
Real estate loans secured by 1-4 family	-0.04	-0.02	23	-0.05	-0.01	19	-0.04	-0.02	21	-0.02	0.01	26	0	0.01	42
Revolving	-0.05	-0.06	37	-0.05	-0.07	32	-0.05	-0.07	35	0.01	0.01	63	0.01	0.02	55
Closed-end	-0.03	-0.01	20	-0.05	-0.01	14	-0.04	-0.01	14	-0.02	0	22	0	0	37
Commercial real estate loans	-0.03	0	12	0.02	0.04	58	0.01	0.04	47	0.50	0.07	96	0.04	0.01	78
Construction and land development	-0.04	-0.02	16	0.22	0.01	90	0.16	0	91	0.02	0	77	0.02	-0.01	85
1-4 family	0.01	0	94	0	0	57	0.01	0	90	-0.01	0	13	-0.01	0	11
Other	-0.06	-0.01	9	0.22	0.01	92	0.15	0	92	0.03	0	81	0.03	-0.01	88
Multifamily	-0.02	0	6	0	0.01	52	0	0.01	48	-0.03	0	7	0.03	0	90
Nonfarm nonresidential	-0.04	0	12	-0.07	0.05	5	-0.06	0.05	4	0.82	0.11	96	0.06	0.02	78
Owner-occupied	-0.01	0	20	0	0.01	46	0	0.01	44	0	0.02	46	0	0.01	66
Other	-0.03	0.01	7	-0.07	0.04	3	-0.06	0.04	3	0.82	0.08	98	0.05	0.01	90
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.10	0.11	62	0.15	0.19	51	0.11	0.17	46	0.62	0.47	70	0.34	0.37	57
Loans to individuals	0.85	0.76	64	0.99	0.72	71	0.91	0.71	66	1.74	1.13	78	1.96	1.17	79
Credit card loans	1.90	1.94	45	2.43	2.27	64	2.17	1.84	68	3.71	2.92	66	3.60	3.11	60
Agricultural loans	0.25	0.02	91	0.56	0.02	96	0.38	0.02	92	0.30	0.19	81	0.15	0.08	75
Loans to foreign governments and institutions	0.05			0			0			0		0		0	
Other loans and leases	0.07	0.13	58	0.04	0.09	57	0.03	0.10	53	0.32	0.15	76	0.07	0.15	52

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		1,549,000		1,728,000		1,994,000		2,695,000		1,637,000
90+ days past due loans and leases		2,252,000		1,908,000		1,927,000		2,281,000		2,303,000
Nonaccrual loans and leases		630,000		906,000		834,000		1,224,000		692,000
Total past due and nonaccrual loans and leases		4,431,000		4,542,000		4,755,000		6,200,000		4,632,000
Restructured 30–89 days past due		179,000		225,000		183,000		330,000		203,000
Restructured 90+ days past due		399,000		492,000		474,000		680,000		856,000
Restructured nonaccrual		318,000		450,000		457,000		580,000		302,000
Total restructured loans and leases		896,000		1,167,000		1,114,000		1,590,000		1,361,000
30–89 days past due loans held for sale		0		1,000		8,000		2,000		1,000
90+ days past due loans held for sale		1,000		1,000		8,000		2,000		1,000
Nonaccrual loans held for sale		1,000		1,000		1,000		59,000		2,000
Total past due and nonaccrual loans held for sale		2,000		3,000		17,000		63,000		4,000
Restructured loans and leases in compliance		2,657,000		2,585,000		2,393,000		2,597,000		2,690,000
Other real estate owned		24,000		17,000		22,000		24,000		78,000
Other Assets										
30–89 days past due		7,000		9,000		5,000		3,000		1,000
90+ days past due		0		0		0		0		0
Nonaccrual		3,000		3,000		4,000		29,000		32,000
Total other assets past due and nonaccrual		10,000		12,000		9,000		32,000		33,000
Percent of Loans and Leases										
30–89 days past due loans and leases	0.45	0.33	72	0.57	0.29	83	0.62	0.32	83	0.88
90+ days past due loans and leases	0.65	0.10	91	0.63	0.09	90	0.60	0.10	90	0.74
Nonaccrual loans and leases	0.18	0.37	24	0.30	0.54	24	0.26	0.46	25	0.40
90+ days past due and nonaccrual loans and leases	0.83	0.52	81	0.93	0.68	77	0.86	0.62	78	1.14
30–89 days past due restructured	0.05	0.01	89	0.07	0.01	90	0.06	0.01	91	0.11
90+ days past due restructured	0.12	0.01	95	0.16	0	96	0.15	0	96	0.22
Nonaccrual restructured	0.09	0.09	60	0.15	0.12	67	0.14	0.10	70	0.19
30–89 days past due loans held for sale	0	0	40	0	0	81	0	0	83	0
90+ days past due loans held for sale	0	0	84	0	0	85	0	0	87	0
Nonaccrual loans held for sale	0	0	81	0	0	81	0	0	82	0.02
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.45	0.33	72	0.57	0.29	84	0.63	0.32	83	0.88
90+ days past due assets	0.65	0.10	91	0.63	0.09	90	0.60	0.10	90	0.74
Nonaccrual assets	0.18	0.37	25	0.30	0.55	24	0.26	0.47	25	0.41
30+ days past due and nonaccrual assets	1.28	0.89	77	1.50	1	79	1.49	0.97	78	2.03
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.48	0.33	77	0.50	0.40	73	0.48	0.36	75	0.64
90+ days past due and nonaccrual assets + other real estate owned	0.48	0.35	75	0.50	0.42	69	0.49	0.37	74	0.64
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.65	0.38	81	0.74	0.48	82	0.68	0.41	81	0.88
Allowance for loan and lease losses	64.63	55.46	67	72.95	67.85	65	68.24	62.64	67	66.38
Equity capital + allowance for loan and lease losses	7.27	3.63	89	7.10	4.12	86	6.44	3.60	87	8.04
Tier 1 capital + allowance for loan and lease losses	6.78	3.90	84	7.94	4.89	84	7.20	4.30	81	9.37
Loans and leases + other real estate owned	1.12	0.61	86	1.39	0.82	85	1.22	0.71	85	1.58

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.55	0.23	87	0.91	0.25	93	0.78	0.26	94	1.40	0.39	94	0.54	0.38	76
	90+ days past due		1.43	0.11	95	1.32	0.12	93	1.28	0.12	95	1.47	0.16	92	1.45	0.16	92
	Nonaccrual.....		0.31	0.41	46	0.50	0.60	54	0.46	0.52	54	0.58	0.76	42	0.34	0.46	44
Commercial and industrial	30–89 days past due		0.28	0.29	59	0.15	0.24	46	0.44	0.24	78	0.28	0.23	71	0.30	0.31	60
	90+ days past due		0.04	0.06	67	0.05	0.02	87	0.06	0.04	77	0.07	0.03	78	0.10	0.05	79
	Nonaccrual.....		0.09	0.47	15	0.24	0.65	25	0.17	0.57	20	0.41	0.75	32	0.21	0.83	19
Individuals	30–89 days past due		0.63	0.83	45	0.56	0.60	56	0.57	0.63	51	0.76	0.83	52	1.01	0.83	57
	90+ days past due		0.31	0.10	82	0.26	0.08	83	0.28	0.09	82	0.40	0.14	82	0.60	0.17	86
	Nonaccrual.....		0.03	0.17	37	0.04	0.17	35	0.04	0.17	35	0.06	0.28	34	0.06	0.17	42
Depository institution loans	30–89 days past due		0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due		0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due		0.37	0.09	84	0	0.11	29	0.19	0.07	76	0.46	0.17	82	0.15	0.24	64
	90+ days past due		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.27	26	0.42	0.51	72	0.19	0.70	67	0.61	0.49	74	0.73	0.67	71
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.20	0.13	74	0.21	0.11	76	0.59	0.12	89	0.39	0.18	78	0.33	0.20	72
	90+ days past due		0.01	0.01	76	0.01	0.01	77	0.01	0.01	80	0.01	0.01	79	0.01	0.01	82
	Nonaccrual.....		0.22	0.06	87	0.17	0.13	71	0.19	0.09	80	0.24	0.15	74	0.14	0.13	69

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-18,577,000	-18,730,000	-18,711,000	-17,398,000	-15,944,000										
Retained earnings	72,985,000	69,901,000	70,805,000	65,792,000	63,186,000										
Accumulated other comprehensive income (AOCI)	-12,500,000	-1,792,000	-1,943,000	322,000	-1,373,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	41,908,000	49,379,000	50,151,000	48,716,000	45,869,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	10,170,000	10,089,000	10,334,000	10,272,000	10,198,000										
Accumulated other comprehensive income-related adjustments	-12,455,000	-1,744,000	-1,906,000	387,000	-51,000										
Other deductions from common equity tier 1 capital	99,000	20,000	22,000	12,000	9,000										
Subtotal:	44,094,000	41,014,000	41,701,000	38,045,000	35,713,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	44,094,000	41,014,000	41,701,000	38,045,000	35,713,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	6,808,000	5,968,000	6,371,000	5,983,000	5,984,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	450,000	450,000	450,000	451,000	28,000										
Additional tier 1 capital before deductions	7,258,000	6,418,000	6,821,000	6,434,000	6,012,000										
Less: Additional tier 1 capital deductions	6,000	6,000	6,000	5,000	4,000										
Additional tier 1 capital	7,252,000	6,412,000	6,815,000	6,429,000	6,008,000										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	4,490,000	2,359,000	3,653,000	3,056,000	3,518,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	167,000	0	167,000	14,000										
Allowance for loan and lease losses in tier 2 capital	4,902,000	4,226,000	4,081,000	4,905,000	4,491,000										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	9,392,000	6,752,000	7,734,000	8,128,000	8,023,000										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	9,392,000	6,752,000	7,734,000	8,128,000	8,023,000										
Exited advanced approach tier 2 capital															
Total capital	60,738,000	54,178,000	56,250,000	52,602,000	49,744,000										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	596,829,000	553,819,000	573,177,000	547,165,000	485,437,000										
Less: Deductions from common equity tier 1 capital	10,176,000	10,095,000	10,340,000	10,277,000	10,202,000										
Less: Other deductions	-1,369,000	-1,773,000	-1,740,000	-1,561,000	-415,000										
Total assets for leverage ratio	588,022,000	545,497,000	564,577,000	538,449,000	475,650,000										
Total risk-weighted assets	456,928,013	404,021,333	418,571,293	393,647,833	391,269,143										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	9.65	11.77	17	10.15	12.59	14	9.96	12.37	16	9.66	12.35	6	9.13	12.11	4
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.24	12.48	36	11.74	13.31	23	11.59	13.11	25	11.30	13.08	23	10.66	12.78	16
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.29	14.27	37	13.41	15.21	16	13.44	14.91	23	13.36	15.23	19	12.71	14.36	21
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.73	9.22	33	8.69	9.07	41	8.59	8.98	43	8.26	9.13	24	8.77	9.76	23
Supplementary leverage ratio, advanced approaches HCs	7.08	6.74	56	6.99	6.90	56	6.95	6.71	59	7.29	8.72	31	7	7.41	50

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	1,979,000	1,385,000	1,427,000	1,115,000	1,467,000
Real estate loans.....	366,000	327,000	343,000	336,000	348,000
Commercial and industrial loans	1,450,000	1,029,000	1,058,000	731,000	1,080,000
Loans to depository institutions and other banks acceptances	158,000	18,000	17,000	32,000	19,000
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	7,000
Lease financing receivables.....	5,000	11,000	9,000	16,000	13,000
Debt securities	6,000	7,000	7,000	9,000	9,000
Interest-bearing bank balances	6,206,000	10,311,000	9,962,000	11,308,000	8,837,000
Total selected foreign assets	8,191,000	11,703,000	11,396,000	12,432,000	10,313,000
Total foreign deposits	29,109,000	17,900,000	17,851,000	22,382,000	26,995,000
Interest-bearing deposits	28,970,000	17,654,000	17,579,000	22,143,000	26,697,000
Non-interest-bearing deposits.....	139,000	246,000	272,000	239,000	298,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans	0.48	0.84	66	0.42	0.63	68	0.46	0.66	69	0.50	0.87	66	0.84	1.25	66
Cost: Interest-bearing deposits.....	0.73	0.52	77	0.01	0.12	29	0.01	0.14	25	0.26	0.42	28	1.42	1.19	63
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64		0.28	0.29	75
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases.....	42.89	20.31	77	8.80	-0.16	66	27.98	6.83	79	-23.99	-2.40	16	6.77	22.48	55
Total selected assets.....	-30.01	21.10	13	8.65	3.36	66	-8.33	9.48	30	20.55	2.04	75	17.02	12.40	75
Deposits	62.62	-2.72	90	-27.97	10.74	10	-20.24	0.73	14	-17.09	3.46	26	13.97	10.36	63

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.06	0.08	0.08	0.13	0.17	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		4,090,752	5,091,934	7,117,083	1,669,585	7,380,580	-19.66	-0.41
Dividends		4,000,000	5,000,000	7,000,000	1,500,000	7,100,000	-20.00	0.00
Interest		84,540	85,705	110,355	163,595	272,399	-1.36	-16.69
Management and service fees		6,212	6,229	6,728	5,990	8,181	-0.27	1.59
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		106,492	2,860	3,790	32,278	50,704	3623.50	517.31
Dividends		103,036	1,874	2,490	24,078	6,067	5398.19	3348.33
Interest		3,367	901	1,208	8,130	44,556	273.70	-76.29
Management and service fees		89	85	92	70	81	4.71	39.06
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		4,197,244	5,094,794	7,120,873	1,701,863	7,431,284	-17.62	1.76
Securities gains (losses)		-900	0	0	0	0		
Other operating income		16,719	29,068	38,894	78,828	16,770	-42.48	-40.27
Total operating income		4,213,063	5,123,862	7,159,767	1,780,691	7,448,054	-17.78	1.64
Operating Expenses								
Personnel expenses		3,313	3,694	4,486	4,314	4,198	-10.31	39.26
Interest expense		315,561	263,360	347,999	433,357	551,539	19.82	6.31
Other expenses		107,705	104,456	149,297	135,671	135,654	3.11	15.89
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		426,579	371,510	501,782	573,342	691,391	14.82	8.78
Income (loss) before taxes		3,786,484	4,752,364	6,657,997	1,207,332	6,756,696	-20.32	0.89
Applicable income taxes (credit)		-75,287	-29,709	-53,312	-78,450	-91,934		
Extraordinary items								
Income before undistributed income of subsidiaries		3,861,771	4,782,073	6,711,309	1,285,782	6,848,630	-19.24	-0.89
Equity in undistributed income of subsidiaries		1,038,229	1,507,927	1,251,691	3,673,218	65,370	-31.15	62.37
Bank subsidiaries		1,053,175	1,386,678	1,107,880	3,509,143	5,614	-24.05	278.31
Nonbank subsidiaries		-14,946	121,249	143,811	164,075	59,756		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		4,900,000	6,290,000	7,963,000	4,959,000	6,914,000	-22.10	8.02
Memoranda								
Bank net income		5,053,175	6,386,678	8,107,880	5,009,143	7,105,614	-20.88	18.11
Nonbank net income		88,090	123,123	146,301	188,153	65,823	-28.45	-75.80
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	51,692,478	74.42	61,502,173	83.25	61,103,643	80.56	56,474,378	52,456,923	-15.95	5.76	
Common and preferred stock	42,039,128	60.52	51,857,356	70.20	51,431,979	67.81	52,551,067	48,517,525	-18.93	-7.69	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	9,600,000	13.82	9,600,000	13	9,600,000	12.66	3,850,000	3,850,000	0.00	190.91	
Other receivables	53,350	0.08	44,817	0.06	71,664	0.09	73,311	89,398	19.04	41.26	
Investment in nonbank subsidiaries	3,805,327	5.48	4,310,561	5.84	4,340,319	5.72	4,405,771	4,595,071	-11.72	-7.91	
Common and preferred stock	3,619,611	5.21	3,407,291	4.61	3,631,925	4.79	3,286,084	3,128,336	6.23	34.73	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	185,350	0.27	903,000	1.22	707,000	0.93	1,118,000	1,464,600	-79.47	-87.16	
Other receivables	366	0	270	0	1,394	0	1,687	2,135	35.56	-79.50	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0	-100.00	
Securities	681,236	0.98	1,386,428	1.88	1,220,630	1.61	1,488,714	1,651,020	-50.86	-30.29	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	12,279,734	17.68	5,886,832	7.97	8,368,766	11.03	12,278,763	11,583,416	108.60	15.84	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	4	0	12	0	9	0	3,632	3,813	-66.67	-99.91	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	1,001,914	1.44	788,014	1.07	814,062	1.07	770,504	1,095,912	27.14	2.37	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	69,460,693	100.00	73,874,020	100.00	75,847,429	100.00	75,421,762	71,386,155	-5.97	5.93	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	2,500,166	3.38	1,000,000	1.32	1,500,102	8,750	-100.00	-100.00	
Borrowings with maturity over 1 year	15,143,190	21.80	12,218,943	16.54	12,102,518	15.96	14,924,958	14,102,753	23.93	23.46	
Subordinated notes and debentures	5,799,000	8.35	4,499,000	6.09	5,799,000	7.65	4,499,000	4,499,000	28.90	65.71	
Other liabilities	1,005,499	1.45	912,910	1.24	2,027,662	2.67	1,399,420	922,421	10.14	-7.00	
Balance due to subsidiaries and related institutions	4	0	1	0	249	0	3,282	231	300.00	-98.76	
Total liabilities	21,947,693	31.60	20,131,020	27.25	20,929,429	27.59	22,326,762	19,533,155	9.02	30.26	
Equity Capital	47,513,000	68.40	53,743,000	72.75	54,918,000	72.41	53,095,000	51,853,000	-11.59	-2.48	
Perpetual preferred stock (income surplus)	6,808,000	9.80	5,968,000	8.08	6,371,000	8.40	5,983,000	5,984,000	14.08	25.63	
Common stock	21,000	0.03	21,000	0.03	21,000	0.03	21,000	21,000	0.00	0.00	
Common surplus	8,590,000	12.37	8,550,000	11.57	8,539,000	11.26	8,511,000	8,475,000	0.47	1.57	
Retained earnings	71,782,000	103.34	68,297,000	92.45	69,201,000	91.24	64,188,000	63,186,000	5.10	35.38	
Accumulated other comprehensive income	-12,500,000	-18	-1,792,000	-2.43	-1,943,000	-2.56	322,000	-1,373,000			
Other equity capital components	-27,188,000	-39.14	-27,301,000	-36.96	-27,271,000	-35.96	-25,930,000	-24,440,000			
Total liabilities and equity capital	69,460,693	100.00	73,874,020	100.00	75,847,429	100.00	75,421,762	71,386,155	-5.97	5.93	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	1,300,000	1.76	1,300,000	1.71	0	0	-100.00		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

